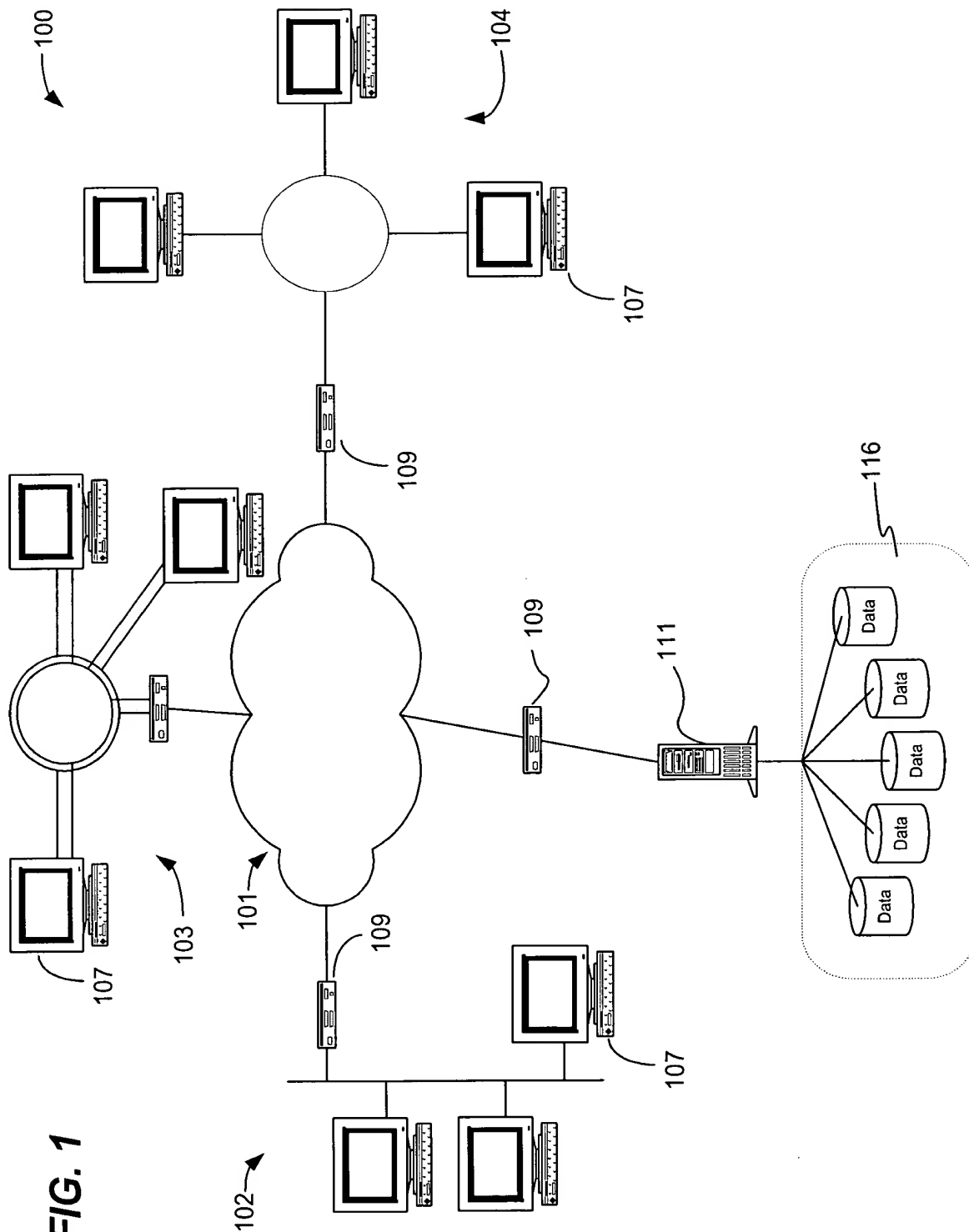




FIG. 1



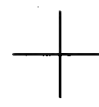


FIG. 2

FIG. 3 is a block diagram of a loan processing system.

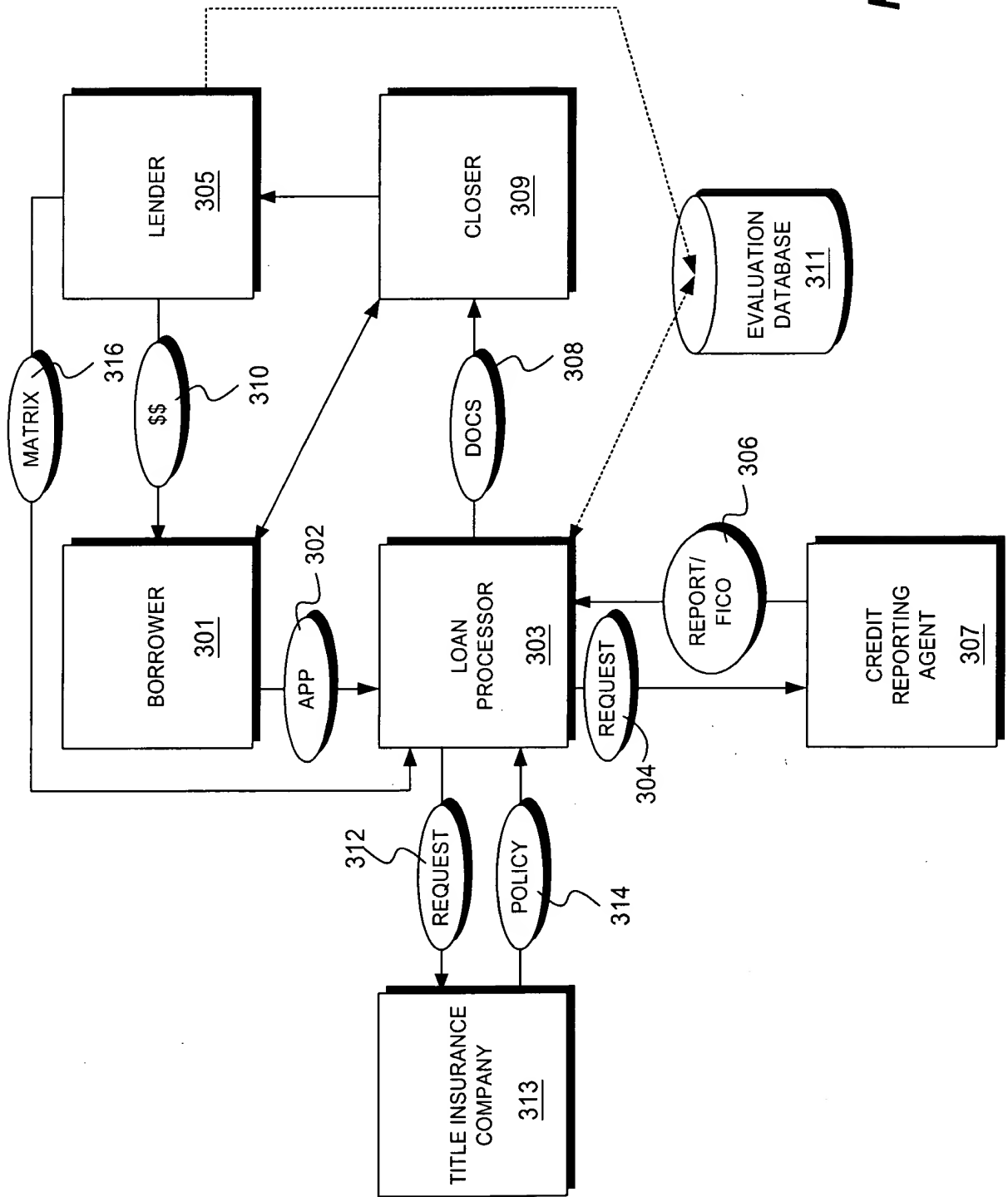


FIG. 3

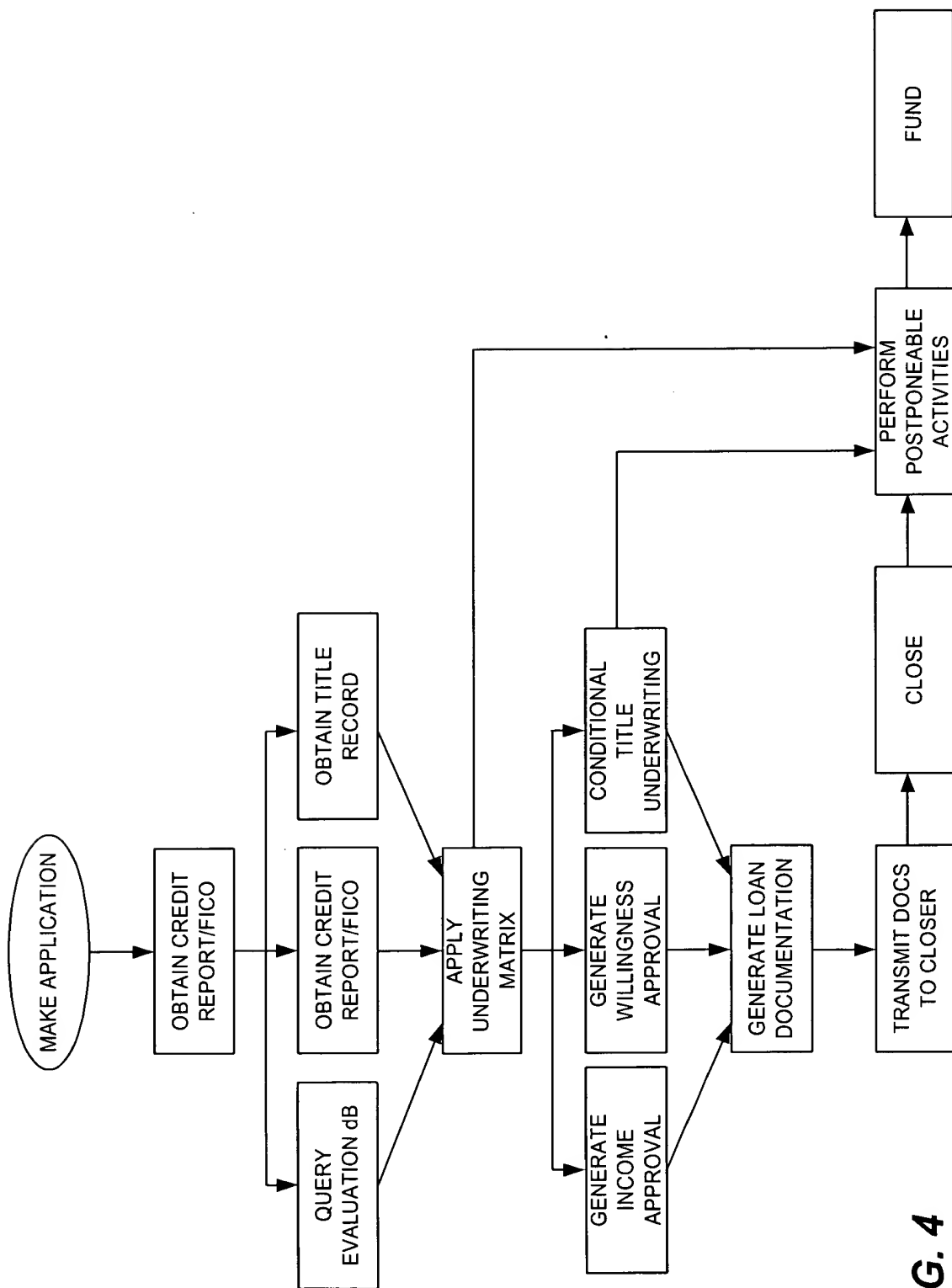


FIG. 4

FIG. 5 is a flowchart illustrating a process for collateral approval.

FICO	ABILITY TO REPAY APPROVAL	WILLINGNESS TO REPAY APPROVAL	COLLATERAL APPROVAL				VALUATION
			TITLE			PROPERTY SEARCH	
			1 MTG	>1 MTG	SECOND LIEN		
LOW	REQUIRE VERIFICATION	CONDITIONAL ON RESULTS	PROPERTY SEARCH	PROPERTY SEARCH	PROPERTY SEARCH	TRADITIONAL APPRAISAL	
MEDIUM	CONDITIONAL VERIFICATION	VERIFY STATED REASONS	ACCEPT STATED	PROPERTY SEARCH	PROPERTY SEARCH	APPRAISER REVIEW	
HIGH	ACCEPT STATED	ACCEPT STATED EXPLANATION	ACCEPT STATED	PROPERTY SEARCH	ACCEPT STATUS STATED BY APPLICANT	ACCEPT DB VALUATION WHEN CONFID. IS HIGH	
VERY HIGH	ACCEPT STATED	ACCEPT STATED EXPLANATION	ACCEPT STATED	ACCEPT STATED	ACCEPT STATUS STATED BY APPLICANT	ACCEPT DATABASE VALUATION	

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FIG. 5